

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Lynette Downey
 Debtor

Case No. 16-13796-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Keith
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 3

Date Rcvd: Oct 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2018.

db +Lynette Downey, 32 Pinehurst Court, Reading, PA 19607-3408
 cr +M&T Bank, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3400

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr E-mail/PDF: rmscedi@recoverycorp.com Oct 23 2018 02:43:41 The Bureaus, Inc.,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605

TOTAL: 1

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2018 at the address(es) listed below:

BRENNA HOPE MENDELSON on behalf of Debtor Lynette Downey tobykmendelson@comcast.net
 CHRISTOPHER M. MCMONAGLE on behalf of Creditor M&T Bank cmcmonagle@sterneisenberg.com,
 bkecf@sterneisenberg.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association
 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
 KEVIN G. MCDONALD on behalf of Creditor U.S. Bank National Association bkgroup@kmlawgroup.com
 LEON P. HALLER on behalf of Creditor U.S. Bank National Association lhaller@pkh.com,
 dmaurer@pkh.com;mgutshall@pkh.com
 LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
 ecf_frpa@trusteel3.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM MILLER*R ecfemail@FredReigleChl3.com, ECF_FRPA@Trusteel3.com
 WILLIAM EDWARD MILLER on behalf of Creditor M&T Bank wmiller@sterneisenberg.com,
 bkecf@sterneisenberg.com

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Lynette Downey		CHAPTER 13
	<u>Debtor</u>	
U.S. Bank National Association (Trustee for the Pennsylvania Housing Finance Agency, pursuant to a Trust Indenture dated as of April 1, 1982)	<u>Movant</u>	NO. 16-13796 REF
vs.		
Lynette Downey	<u>Debtor</u>	11 U.S.C. Section 362
William C. Miller Esq.	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. Subject to the below provisions, Pennsylvania Housing Finance Agency and Debtor, Lynette Downey, agree to the imposition of the automatic stay.

2. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is \$16,528.32, which breaks down as follows;

Post-Petition Payments:	April 2017 through September 2018 at \$892.00/month
Late Charges:	April 2017 through September 2018 at \$26.24/month
Total Post-Petition Arrears	\$16,528.32

3. The Debtor shall cure said arrearages in the following manner:

a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of \$16,528.32.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of \$16,528.32 along with the pre-petition arrears;

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

4. Beginning with the payment due October 1, 2018 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$892.00 (or as adjusted

pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month).

5. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

6. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

7. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

8. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

9. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

10. The parties agree that a facsimile signature shall be considered an original signature.

Date: September 11, 2018

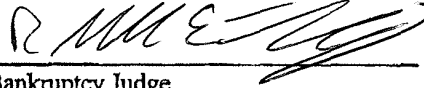
/s/ Kevin G. McDonald, Esquire
Attorney for Movant

Date: 9/18/18

B-M
~~Joseph T. Bambrick, Jr., Esquire~~
Attorney for Debtor Bregina H. Mendelsohn
William C. Miller, Esquire
Chapter 13 Trustee

Date: 10/15/18

Approved by the Court this 22 day of October, 2018. However, the court
retains discretion regarding entry of any further order.

A handwritten signature in black ink, appearing to read 'RME', is written over a horizontal line.

Bankruptcy Judge
Richard E. Fehling